Case 09-33762 Doc 1-9 Filed 09/11/09 Entered 09/11/09 13:56:36 B1 (Official Form Open 09-33762 Doc 1 Filterate 0.09/4+12/0.09 DEPT pre-act-0.09/ United States Bank Poptor Cour Page 1 of 3 Voluntary Petition Northern District of Illinois Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Clements, Mary Clements, Mark Robert All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) xxx-xx-1894 xxx-xx-5080 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 9S315 Aero Dr. 9S315 Aero Dr. Naperville, IL Naperville, IL ZIP Code ZIP Code 60564 60564 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: DuPage DuPage Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address): ZIP Code ZIP Code 9S315 Aero Dr. Location of Principal Assets of Business Debtor (if different from street address above): Naperville, IL 60564 Nature of Business Chapter of Bankruptcy Code Under Which Type of Debtor the Petition is Filed (Check one box) (Form of Organization) (Check one box) (Check one box) ☐ Health Care Business Chapter 7 ☐ Chapter 15 Petition for Recognition Single Asset Real Estate as defined ☐ Chapter 9 Individual (includes Joint Debtors) in II U.S.C. § 101 (51B) of a Foreign Main Proceeding ☐ Chapter 11 See Exhibit D on page 2 of this form. □ Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 ☐ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding Chapter 13 Commodity Broker ☐ Partnership Clearing Bank Nature of Debts Other (If debtor is not one of the above entities, Other check this box and state type of entity below.) (Check one box) Tax-Exempt Entity Debts are primarily Debts are primarily consumer debts, (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ■ Debtor is a tax-exempt organization "incurred by an individual primarily for under Title 26 of the United States a personal, family, or household purpose." Code (the Internal Revenue Code). Chapter 11 Debtors Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors П П 1,000-25,001-50,001-OVER 200-999 5,001 10 001-50-100-99 10,000 49 5,000 25,000 50,000 100,000 100,000 199 Estimated Assets \$50,000,001 to \$100 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 \$1,000,001 to \$10 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$10,000,001 to \$50 million to \$1 billion \$1 billion million million million Estimated Liabilities П \$100,001 to \$500,000 \$1,000,001 to \$10 million \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$50,001 to \$100,000 \$500,001 to \$1 \$10.000.001 to \$500 to \$50 million to \$100 million to \$1 billion \$1 billion million

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Voluntai	r <b>¢ Peti (10 n</b> 33762 Doc 1 Filed 2000 (1409) Document	Pamenterengeds/dfl/ Plageresofferk Ro	<u> </u>				
(This page m	ust be completed and filed in every case)	Clements, Mary					
	All Prior Bankruptcy Cases Filed Within Las	8 Years (If more than tw	o, attach additional sheet)				
Location Where Filed:		Case Number:	Date Filed:				
Location Where Filed:		Case Number:	Date Filed:				
P	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (	If more than one, attach additional sheet)				
Name of Deb	otor:	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
	Exhibit A	(T. b t I.C.).	Exhibit B s an individual whose debts are primarily consumer debts.)				
forms 10K apursuant to and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)  t A is attached and made a part of this petition.	I, the attorney for the peti have informed the petition 12, or 13 of title 11, Unite	itioner named in the foregoing petition, declare that I ner that [he or she] may proceed under chapter 7, 11, ed States Code, and have explained the relief available I further certify that I delivered to the debtor the notice 42(b).  for Debtor(s) (Date)				
	D_L	l ibit C					
Does the debt	or own or have possession of any property that poses or is alleged to		d identifiable harm to public backs a				
☐ Yes, and	Exhibit C is attached and made a part of this petition.	poor a uncar of minimient age	d identifiable nam to public health or safety?				
No.	,, ,						
<del></del>							
(To be come	Exh oleted by every individual debtor. If a joint petition is filed, ea	ibit D					
Exhibit	D completed and signed by the debtor is attached and made	on spouse must complete a	and attach a separate Exhibit D.)				
If this is a jo		a part of one peditori.					
Exhibit	D also completed and signed by the joint debtor is attached a	nd made a part of this peti	ition.				
· · · · · · · · · · · · · · · · · · ·	Information Regardin	g the Debtor - Venue					
	(Check any ap	plicable box)					
•	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or prin a longer part of such 180 o	ncipal assets in this District for 180 days than in any other District.				
. 0	There is a bankruptcy case concerning debtor's affiliate, ge	neral partner, or partnersh	ip pending in this District.				
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	ipal place of business or p in the United States but is e interests of the parties w	orincipal assets in the United States in a defendant in an action or ill be served in regard to the relief				
	Certification by a Debtor Who Reside (Check all appl	s as a Tenant of Resident	tial Property				
	Landlord has a judgment against the debtor for possession		ox checked, complete the following.)				
	(Name of landlord that obtained judgment)						
ŧ							
	(44) (1) 9 9	··· <del>·</del>					
	(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, the the entire monetary default that gave rise to the judgment for	or possession, after the jud	gment for possession was entered, and				
	Debtor has included in this petition the deposit with the con after the filing of the petition.	ort of any rent that would b	pecome due during the 30-day period				
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).						

	Official Form 1)(1708)se 09-33762 Doc 1-9 Filed 09/	11/	09 Entered 09/11/09 13:56:36 Desc Page 3
i	Document		ங்குகுகுற்று பிறி 13:56.36 Desc Main Pages
(T)	is page must be completed and filed in every case)		Clements, Mary
	Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	) ; ; (	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.  Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X	Signature of Joint Debtor Mary Clements  Signature of Joint Debtor Mary Clements	X	Signature of Foreign Representative  Printed Name of Foreign Representative  Date
ĺ	Telephone Number (If not represented by attorney)	Γ	Signature of Non-Attorney Bankruptcy Petition Preparer
X	Signature of Attorney for Debter(s)  Keevan Morgan  Printed Name of Attorney for Debtor(s)		I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Morgan & Bley, Ltd. Firm Name		Printed Name and title, if any, of Bankruptcy Petition Preparer
	900 West Jackson Blvd. Suite 4 East Chicago, IL 60607  Address  jblumenfeld@morganandbleylimited.com 312.243.0006 Fax: 312.243.0009		Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
	Telephone Number  09/1/09  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	X	Address
	information in the schedules is incorrect.		
	Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X			
	Signature of Authorized Individual  Printed Name of Authorized Individual		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	Title of Authorized Individual		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.
	Date		

Case 09-33762 Doc 1-9 Filed 09/11/09 Entered 09/11/09 13:56:36 Desc Case 09-33762 Doc 1-1 Reiled 09/11/09 Entered 09/11/09 13:56:36 Desc Declaration RE Electronic Filing Page 1 of 1

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE			) ) )	Chapter Bankruptcy Ca	se No.	
	Debtor	<b>r</b> (s)	)			
		DECLARATION REGARD Signed by Debtor(s) or To Be Used When F	Co	orporate Represe	entative	
PART A.		CLARATION OF PETITIONER completed in all cases.		Date:	9-11-09	
given m filed pet Chapter DECLA addition	ny (our)att ition, stater 7 Filing Fe RATION to to the petit ections 707	and rate officer, partner, or member, hereby dectorney, including correct social security numents, schedules, and if applicable, application to be, is true and correct. I(we) consent to my(our) to the United States Bankruptcy Court. I(we) undition. I(we) understaand that failure to file this D 7(a) and 105.  checked and applicable only if the present to the state of the partners.	mb atto dens EC	er(s) and the inform by filing fee in installance, sending the peti- stand that this DECLA LARATION will cause	mation provided in ments, and Applicate tion, statements, schanged ARATION must be see this case to be dis	n the electronically ion for Waiver of the nedules, and this filed with the Clerk in smissed pursuant to 11
υ.		are primarily consumer debts and w				
		I(we) am(are) aware that I(we) may proceed Code; I(we) understand the relief available chapter 7; and I(we) request relief in accordance.	le t	ınder each such cha	pter; I(we) choos	tle 11 United States se to proceed under
C.		checked and applicable only if the $\mu$ y entity.	et	ition is a corpor	ation, partners	hip, or limited
		I declare under penalty of perjury that the that I have been authorized to file this pet accordance with the chapter specified in t	itic	on on behalf of the	in this petition is debtor. The debt	s true and correct and or requests relief in
	Signature	e: Much Poles (James) (Debtor or Corporate Officer, Partner or N	ار Me	L Signature mber)	Mary (Joint D	Clement S

# Case 09-33762 Doc 1-9 Filed 09/11/09 Entered 09/11/09 13:56:36 Desc Case 09-33762 Doc 1-3 United States Funktive Funktive 13:56:36 Desc Attorney Disclosure States Funktive Industry 1 of 1

In re	Mark Robert Clements Mary Clements	me		Case No.	
111 10	Mary Orements		Debtor(s)	Case No. Chapter	7
	DISCI OSI	TOF OF COMP	ENSATION OF ATTOR	MEV EAD DI	FDT(1D/Q)
					• •
С	compensation paid to me within	n one year before the f	Rule 2016(b), I certify that I am filing of the petition in bankruptcy, on of or in connection with the bank	or agreed to be pai	the above-named debtor and that id to me, for services rendered or to ollows:
		•	·	1000	2,799.00
	_		ed		2,799.00
	Balance Due			\$	0.00
. Т	The source of the compensation	paid to me was:			
	■ Debtor □ Othe	er (specify):			
. Т	The source of compensation to t	be paid to me is:			
	■ Debtor □ Othe	ner (specify):			
i. 1	☐ I have not agreed to share th	he above-disclosed co	mpensation with any other person u	ınless they are mem	bers and associates of my law firm.
I	copy of the agreement, toge	ether with a list of the	ensation with a person or persons when a person or persons when a people sharing in the cary proceedings, and/or (c) other ary proceedings, and/or (c) other people sharing in the cary proceedings, and/or (c) other people sharing in the cary proceedings, and/or (c) other people sharing in the cary proceedings, and/or (c) other people sharing in the cary proceedings, and/or (c) other people sharing in the cary proceedings.	compensation is atta	ached. This fee does NOT
5. ]	In return for the above-disclose	ed fee, I have agreed to	o render legal service for all aspects	of the bankruptcy	case, including:
b c	<ul> <li>b. Preparation and filing of any</li> <li>c. Representation of the debtor</li> <li>d. [Other provisions as needed</li> <li>Negotiations with s</li> </ul>	y petition, schedules, s r at the meeting of cred i] secured creditors to ements and applica	ndering advice to the debtor in determined and plan which in ditors and confirmation hearing, and to reduce to market value; exertions as needed; preparation a household goods.	may be required; d any adjourned hea	arings thereof;
5. E		the debtors in any	fee does not include the following dischargeability actions, judic		es, relief from stay actions or
			CERTIFICATION		
l this ba Dated	ankruptcy proceeding.	complete statement of	Keevan Morgan Morgan & Bley, Ltd	ad.	epresentation of the debtor(s) in
			900 West Jackson Suite 4 East		
			Chicago, IL 60607 312.243.0006 Fax	c: 312,243.0009	

jblumenfeld@morganandbleylimited.com

# Case 09-33762 Doc 1-9 Filed 09/11/09 Entered 09/11/09 13:56:36 Desc Case 09-33762 Doc 1-4 Filed 09/11/09 Entered 09/11/09 13:56:36 Desc Mark Clements - Exhibit D Page 1 of 2

B 1D(Official Form 1, Exhibit D) (12/08)

### United States Bankruptcy Court Northern District of Illinois

	Mark Robert Clements			
In re	Mary Clements		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- E12. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- D3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

#### Case 09-33762 Doc 1-9 Filed 09/11/09 Entered 09/11/09 13:56:36 Desc Case 09-33762 Doc 1-4 Filed 09/11/09 DE thered 09/11/09 13:56:36 Desc Mark Clements - Exhibit D Page 2 of 2

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

[14. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□Active military duty in a military combat zone.

□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	Mark Robert Clements
Date: 9-11-09	Mark Robert Clements

Certificate Number: <u>02910-ILN-CC-007573033</u>

### **CERTIFICATE OF COUNSELING**

I CERTIFY that on July 4, 2009	, a	2:07	o'clock PM EDT,
Mark R. Clements		received	from
InCharge Education Foundation, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit c	ounseling in the
Northern District of Illinois	, aı	n individual [or	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111	,	
A debt repayment plan was not prepared	If a d	lebt repayment p	olan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by i	nternet a	nd telephone	·
Date: July 4, 2009	Ву	/s/Cindy Senqui	z
	Name	Cindy Senquiz	
	Title	Bankruptcy Cou	inselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

# Case 09-33762 Doc 1-9 Filed 09/11/09 Entered 09/11/09 13:56:36 Desc Case 09-33762 Doc 1-6 Filed 09/11/09 DrEntered 09/11/09 13:56:36 Desc Mary Clements - Exhibit D Page 1 of 2

B 1D(Official Form 1, Exhibit D) (12/08)

#### United States Bankruptcy Court Northern District of Illinois

	Mark Robert Clements			
In re	Mary Clements		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- XI. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- D2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 09-33762 Doc 1-9 Filed 09/11/09 Entered 09/11/09 13:56:36 Desc Case 09-33762 Doc 1-6 Filed 09/11/09 Entered 09/11/09 13:56:36 Desc Mary Clements - Exhibit D Page 2 of 2

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□Active military duty in a military combat zone.

□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ Mary Clements	
		Mary Clements	
Date:	September 11, 2009		

Case 09-33762 Doc 1-9 Filed 09/11/09 Entered 09/11/09 13:56:36 Desc Case 09-33762 Doc 1-7 Filed 09/16/100 Entered 09/11/09 13:56:36 Desc Mary Clements - Certificate Of Credit Counseling Completion Page 1 of 1

Certificate Number: 02910-ILN-CC-007573037

### **CERTIFICATE OF COUNSELING**

I CERTIFY that on July 4, 2009	, at	2:20	o'clock PM EDT ,
Mary Clements		received	from
InCharge Education Foundation, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit o	counseling in the
Northern District of Illinois	, ar	n individual [or	r group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this	certificat	e.	
This counseling session was conducted by	internet a	nd telephone	· · · · · · · · · · · · · · · · · · ·
Date: July 4, 2009	Ву	/s/Cindy Senqu	iz
	Name	Cindy Senquiz	
	Title	Bankruptcy Co	unselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

1 (Official F	Gase 10	Case 09	9-33762 2 Doc	Doc : 1-8	: 1-9 Fil <del>e</del> da	Filed 09	9/11/09	9 Ent	ered 09	/11/09 13:56:36 Desc 13:56:36 Desc Petition	
		τ	Jnited S	tates	Bankr	uptcy Co of Illinois	gart (	of 3	12 01 14	Voluntary Petition	
Name of Det			Last, First, I	Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Clements, Mary			
All Other Nar (include marr				years			All Oth	ner Names i e married, i	ised by the Jo naiden, and t	oint Debtor in the last 8 years trade names):	
Last four digi	ne, state all)	ec. or Indiv	idual-Taxpay	er I.D. (I	ΓΙΝ) Νο./C	omplete EIN	(if more	ur digits of than one, st	ate all)	Individual-Taxpayer I.D. (ITIN) No /Complete EIN	
Street Addres 9S315 Ad Napervill	ss of Debtor ero Dr.	(No. and S	treet, City, an	nd State):		ZIP Code	Street 2		loint Debtor <b>Dr.</b>	(No. and Street, City, and State):  ZIP Code	
County of Re	esidence or	of the Princ	ipal Place of	Business:		0564	1	of Resider	nce or of the	Frincipal Place of Business:	
Mailing Add	ress of Debi	tor (if differ	ent from stre	et address	):		Mailin	g Address o	of Joint Debte	or (if different from street address):	
Location of I					315 Aer	ZIP Code o Dr. IL 60564				ZIP Code	
	Type of				Nature o	f Business				of Bankruptcy Code Under Which Petition is Filed (Check one box)	
<ul><li>Individua</li><li>See Exhii</li><li>□ Corporat</li><li>□ Parmersh</li></ul>	(Check of al (includes bit D on pag ion (include	one box)  Joint Debto  ge 2 of this j	form.	Sing! in 11 Railr Stocl	U.S.C. § 1 oad	al Estate as ( 01 (51B)	defined	Chapte Chapte Chapte Chapte Chapte	er 9 er 11 er 12	<ul> <li>□ Chapter 15 Petition for Recognition of a Foreign Main Proceeding</li> <li>□ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</li> </ul>	
Other (If check this	debtor is not box and state	one of the ab e type of entit	ove entities, ty below.)	■ Othe	Tax-Exe (Check box or is a tax- r Title 26 o	mpt Entity , if applicable exempt orga of the United hal Revenue	nization States	defined	in 11 U.S.C. § ed by an indivi	Nature of Debts (Check one box) onsumer debts, § 101(8) as idual primarily for household purpose."  Debts are primarily business debts.	
attach sig is unable	ce to be paid gned applica to pay fee se waiver re-	hed I in installmation for the except in in	ents (applica court's cons stallments. R plicable to cl	ble to indideration of the second of the sec	ividuals on certifying t b). See Offi dividuals o	ly). Must hat the debto cial Form 3A.	Check Check Check Check	Debtor is a if: Debtor's a to insiders all applica A plan is	a small busin not a small b ggregate nor or affiliates) ble boxes: being filed w	Chapter 11 Debtors ness debtor as defined in 11 U.S.C. § 101(51D). nusiness debtor as defined in 11 U.S.C. § 101(51D). nucontingent liquidated debts (excluding debts owed) are less than \$2,190,000.  with this petition. In were solicited prepetition from one or more	
□ Debtor e	stimates tha	t funds will t. after anv	ation be available exempt prop for distributi	erty is exc	luded and	administrati			creditors, in	accordance with 11 U.S.C. § 1126(b).  THIS SPACE IS FOR COURT USE ONLY	
Estimated N				1,000- 5,000	5,001- 10,000	[] 10,001- 25,000	□ 25,00}- 50,000	50,001- 100,000	OVER 100,000		
Estimated A  So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
Estimated L So to \$50,000	iabilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

	rm 1)(1408)		09/11/09 13:56:36 Desc Page 2
	Pad	e <b>2 lefnents, Mark</b> R	obert
(This page m	ust be completed and filed in every case)	Clements, Mary	
	All Prior Bankruptcy Cases Filed Within Last		o, attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Po	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (	If more than one, attach additional sheet)
Name of Deb	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor	Exhibit B s an individual whose debts are primarily consumer debts.)
forms 10K a pursuant to and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the pet have informed the petitio 12, or 13 of title 11, Unit	itioner named in the foregoing petition, declare that I ner that [he or she] may proceed under chapter 7, 11, ed States Code, and have explained the relief available I further certify that I delivered to the debtor the notice 42(b).  for Debtor(s) (Date)
	Tul	Libit C	
Does the debte  Yes, and  No.	or own or have possession of any property that poses or is alleged to describe the Exhibit C is attached and made a part of this petition.	pose a threat of imminent an	d identifiable harm to public health or safety?
Exhibit  If this is a jo	pleted by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a	ch spouse must complete a part of this petition.	
		g the Debtor - Venue	· · · · · · · · · · · · · · · · · · ·
	(Check any ap	g the Debtor - Venue plicable box)	noinel prosts is this Division 100
=	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	plicable box) Il place of business, or pri a longer part of such 180	days than in any other District.
<b>■</b>	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, ge	plicable box) Il place of business, or pri a longer part of such 180 neral partner, or partnersh	days than in any other District. ip pending in this District.
<b>■</b>	(Check any ap Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, ge Debtor is a debtor in a foreign proceeding and has its principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	plicable box)  Il place of business, or pri a longer part of such 180  neral partner, or partnersh  ipal place of business or p  in the United States but is e interests of the parties w	days than in any other District.  Lip pending in this District.  Drincipal assets in the United States in a defendant in an action or will be served in regard to the relief
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	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, ge Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.  Certification by a Debtor Who Resider (Check all appl Landlord has a judgment against the debtor for possession  (Name of landlord that obtained judgment)	plicable box)  Il place of business, or pri a longer part of such 180 neral partner, or partnersh ipal place of business or p in the United States but is e interests of the parties w as a Tenant of Residen icable boxes) of debtor's residence. (If b	days than in any other District.  In pending in this District.  In principal assets in the United States in a cadefendant in an action or will be served in regard to the relief  Itial Property  Ox checked, complete the following.)  Ox checked, the debtor would be permitted to cure alignent for possession was entered, and

1 (Official Form 1)(#/98) e 09-33762 Doc 1-9 Filed 09	
Pa	p நடிகள் இது இது இது 13.56.36 Desc Petition
This page must be completed and filed in every case)	Clements, Mary
	gnatures Simotore of Family December 1
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  I request relief in accordance with the chapter of title 11, United States Code specified in this petition.  X Manhables Clements  X Signature of Debtor Mark Robert Clements  X Signature of foint Debtor Mary Clements	☐ I request relief in accordance with chapter 15 of title 11. United States Code.  Certified copies of the documents required by 11 U.S.C. §1515 are attached.  ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative
Telephone Number (If not represented by attorney)	Date
1 ···· · · · · · · · · · · · · · · · ·	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney*  Signature of Attorney for Debter(s)  Keevan Morgan  Printed Name of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Morgan & Bley, Ltd. Firm Name 900 West Jackson Blvd. Suite 4 East Chicago, IL 60607	Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer,
Address	principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
jblumenfeld@morganandbleylimited.com 312.243.0006 Fax: 312.243.0009  Telephone Number  9/11/09  Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address X
Signature of Debtor (Corporation/Partnership)	Date
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X	
Signature of Authorized Individual  Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.
Date	